

Title: **Financing Fishing Activities and Role of Some NGOs in Bangladesh- An Evaluative Study**

Author(s): Mohammed Uddin, Mohammad Jahur

Abstract: Bangladesh possesses a wide range of water bodies such as, freshwater marshes, reservoirs, lakes, natural depressions, rivers and estuaries that offer an extensive inland fishery. Apart from several hundred thousands of full time fishers, an estimated 10.60 million rural households (73%) currently take part in fishing activities in these water bodies, harvesting 50% of total national production. Most of them are living in abject poverty and facing serious financial constraints. Consequently, they fail miserably financing their fishing activities- purchase of boats & nets, lease of ponds & tanks, catching fish, fish processing, drying fish etc. NGOs in Bangladesh have been found financing landless people of coastal and riverine fisher folk communities for fishing among other activities for their development. The research paper has been conducted aiming at evaluating the role of NGOs in financing fishing activities of landless people of coastal and riverine fisher folk communities in three areas- Sitakunda, Chakaria, and Cox'sbazar. The paper has identified some problems with financing fishing activities- exorbitant rate of interest, non-flexible recovery drive, insufficient amount of loan, poor gestation period, lack of coordination among NGOs in the loan area, etc. The problems of finance programs of sample NGOs have been found as serious impediment to the development of small entrepreneurship of sample fishermen. The paper has come out with some important policy measures for NGOs to improve their progress and thereby enabling landless people of coastal and riverine fish folk communities to finance their fishing activity without being interrupted for their socio-economic development.